

## Health Insurance Status of Springfield Residents

*This monograph reports findings on Springfield residents from the Division of Health Care Finance and Policy's 2000 Health Insurance Status of Massachusetts Residents Survey. Differences in health insurance status among Springfield residents and their health related utilization relative to the statewide population are highlighted. The oversample of urban area residents was conducted between July and December 2000. Data were collected on 426 households and 1,136 individuals residing in the Springfield area. The sampling method and survey design replicated the statewide survey, using a computer-generated random list of telephone numbers by specific area code and exchange combinations in Springfield. Survey question responses were weighted to reflect population estimates for Springfield.<sup>1</sup>*

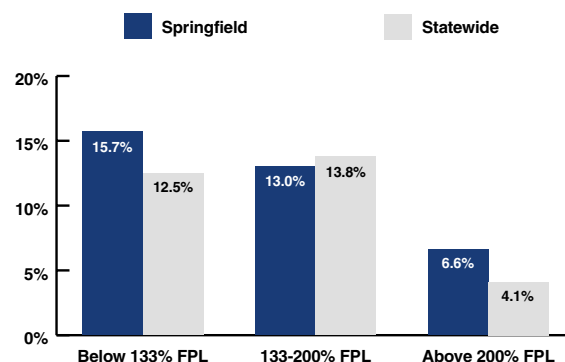
**Source of Insurance.** Similar to statewide findings, most Springfield residents receive health insurance coverage through their employer<sup>2</sup> (73.3%). But while Medicaid provides health care coverage for 12.1% of non-elderly residents statewide, 24.3% of non-elderly Springfield residents are covered by Medicaid.

**Age.** Springfield residents are almost one and a half times more likely to be uninsured (8.4%) than residents statewide (5.9%). Springfield adults ages 19 to 39 have the highest percent of uninsured, 15.9% (see Figure 1). Although Springfield has a slightly higher percent of

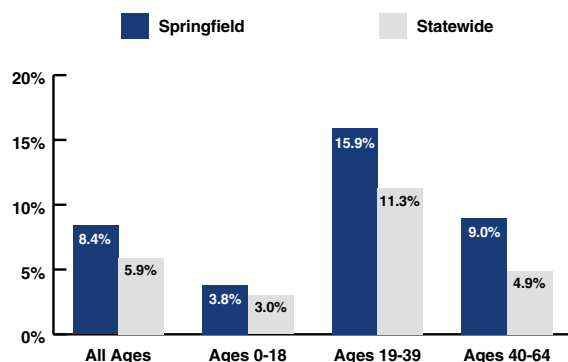
uninsured children (3.8%) than the statewide rate of 3%, it has one of the lowest rates of uninsured children among the five urban areas.

**Income.** Uninsured Springfield residents are more likely to live in low-income households<sup>3</sup> (64.1%) than are the uninsured statewide (43.1%). Relative to the state, Springfield has a slightly higher rate of uninsured residing in poor households,<sup>4</sup> as well as in households with income above 200% of the federal poverty level (see Figure 2).

**Figure 2**  
Non-Elderly Uninsured in Springfield within Income Category



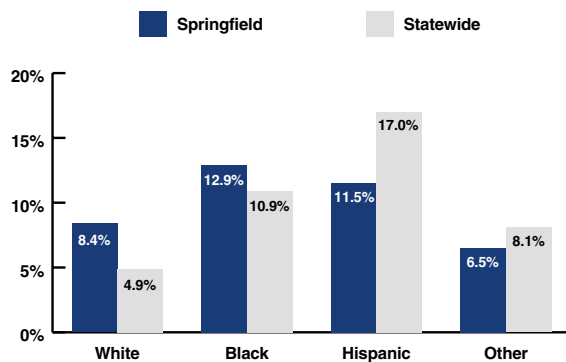
**Figure 1**  
Non-Elderly Uninsured in Springfield within Age Group



**Race.** Unlike the statewide results, black residents of Springfield are more likely to be uninsured than other racial or ethnic groups in Springfield. Relative to the statewide rate of uninsured blacks (10.9%), there are slightly more uninsured blacks in Springfield (12.9%). More notably, white residents of Springfield are much more likely to be uninsured than are whites statewide, 8.4% versus 4.9%. Hispanics in Springfield are less likely to be uninsured, 11.5% versus 17% statewide (see Figure 3).

**Knowledge of Health Programs.** Over 88% of uninsured adults in Springfield are aware of MassHealth (the Massachusetts Medicaid program), slightly higher than the statewide awareness rate of 85.8%. In contrast, the Uncompensated Care Pool, commonly known as Free Care, is far less recognized in Springfield than across Massachusetts, 24.2% versus 42.5% statewide. The recognition rate of Healthy Start,

**Figure 3**  
**Non-Elderly Uninsured in Springfield**  
**within Racial/Ethnic Category**



however, is notably higher in Springfield (33.3%) compared to the statewide recognition rate of 24.9% for this program.

**Employment.** The percent of employed uninsured adults in Springfield (68.5%) is comparable to the state rate of 71.7%. The percent of working uninsured in Springfield who report that they are eligible for health insurance through their employer (24.4%) is also similar to the state (25.4%). Eligible working uninsured in Springfield are more likely to work in small firms<sup>5</sup> (65%) than large firms (35%). This is similar to the statewide distribution where 63.1% of eligible adults work in small firms and only 36.9% work in large firms. In contrast, while 70% of working uninsured statewide report “cost” as their reason for being uninsured, 68.2% of Springfield working uninsured report “other” as their reason for being uninsured.<sup>6</sup>

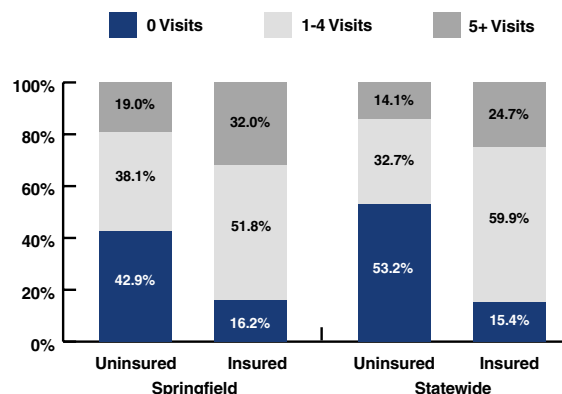
Consistent with statewide trends, working insured in Springfield are almost one and a half times more likely to work for the same employer for more than a year (81%) than are the working uninsured (53.2%). Working uninsured in Springfield are more likely to work part-time than the working insured, 34.4% versus 20.9%. In addition, working uninsured in Springfield are more likely to work part-time than working uninsured statewide. Although working uninsured in Springfield are much more likely to be self-employed than the working insured in Springfield, they are much less likely to be self-employed than working uninsured statewide.

### Access and Utilization

Unlike state findings, Springfield uninsured and insured adults are equally likely to rate their quality of health as fair to poor. Yet, like state findings, uninsured adults in Springfield are less likely than insured adults to utilize health care services such as doctor visits. In Springfield, a similar rate of uninsured and insured adults (30.2% and 33.4%) report having a chronic medical condition lasting three months or more, but 34.2% of Springfield uninsured adults report that they’ve never visited a doctor for treatment versus just 3.4% of insured adults with a chronic illness. Similarly, 52.6% of these uninsured adults have not taken a prescription for their illness compared to only 11.4% of these insured adults.

In Springfield, the disparity in utilization between insured and uninsured adults is smaller than differences statewide. While insured adults statewide are nearly twice as likely to visit a doctor as are uninsured adults, insured adults in Springfield are about one and a half times more likely to visit a doctor than are uninsured adults, 83.8% versus 57.1% (see Figure 4). While statewide findings suggest uninsured adults are

**Figure 4**  
**Non-Elderly Adults in Springfield**  
**by Insurance Status and Physician Office Utilization**



slightly more likely to use the emergency room, insured adults in Springfield actually report more visits to the ER in the past year compared with uninsured adults, 37.9% versus 33.3%.

### Summary

Uninsured residents of Springfield have similar characteristics relative to the uninsured statewide. However, there are some interesting differences. In Springfield, the black and white populations are more likely to be uninsured than their counterparts statewide. Although working uninsured in Springfield share many characteristics with the working uninsured statewide, Springfield working uninsured are much less likely to be self-employed. Highlighting differences and similarities among specific uninsured populations can help guide more targeted outreach and education strategies to help uninsured populations learn about potential health coverage options.

1. Roman, Anthony M. “Survey of Insurance Status 2000 Methodological Report.” Center for Survey Research, University of Massachusetts, Springfield, April 2001. [www.state.ma.us/dhcfp/pages/pdf/survmeth.pdf](http://www.state.ma.us/dhcfp/pages/pdf/survmeth.pdf)
2. Employers providing health insurance coverage includes coverage provided by the military (i.e., Chapus or Veteran’s Administration), a group purchaser (i.e., labor union, professional association), and past employers.
3. Low-income households have income at or below 200% of the federal poverty level.
4. Poor households are defined as households with income at or below 133% of the federal poverty level.
5. Small firms are defined as businesses having 49 or less employees and large firms are defined as businesses having 50 or more employees.
6. The DHCFP Health Insurance Status of Massachusetts Residents Survey does not capture specific reasons for not having health insurance beyond “other.”